Exhibit B

12-12020-mg Doc 2047-2 Filed 11/02/12 Entered 11/02/12 19:14:47 Exhibit B - B 10 Modified (Official Form 10) (12/1 $\!$ Proof of Claim against Residential Funding Company Pg 2 of 7

Name of Debot and Clark Number: Residential Funding Company, LLC, Case No. 12-12019 NOTE: Province reloads not to wall to relate of all more on administrative propriet of the fine and all material states of \$100.000 (a) \$100.000 (b) \$100.000 (c) \$100.0000 (c) \$100.000 (c) \$100.0000 (c) \$100.0000 (c) \$100.0000 (c) \$	United States Bankruptcy	PROOF OF CLAIM			
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Series of Color of the ground of the design of the Color of Color	case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed nursuant to 11 U.S.C. § 503				
Arth: Elevation Escale 200 de Cartison Monter. Selective Selective Suite 210 de Cartison Marcolle Selective Suite 210 de Cartison Marcolle Cartison Suite 210 de Cartison Suite 210 d	Name of Creditor (the person or other e Rowena Drennen, Flora Gaskin, F the Putative Class (as defined in A	☐ Check this box if this claim amends a previously filed			
Telephone number Chain as of Date Case Filed:s (See Attachment 1) 1. Amount of Chain as of Date Case Filed:s (See Attachment 1) 1. If all or part of the claim is secured, complete item 5 1. Check the host of the claim is secured item secured in the claim is secured that the profit is secured than the profit is entired to priority, complete item 5 1. Case its for Claim (See Attachment 1) 2. Basis for Claim (See Attachment 1) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled account as: (See instruction #36) 3. Debtor may have scheduled in sceudled in	Attn: Daniel J. Flanigan, Esq. 805 Third Avenue, Suite 2020 New York, New York 10022 (212) 644-2090 dflanigan@polsinelli.com	Attn: David M. Skeens, Esq. 2500 City Center Square, 1100 M Kansas City, Missouri 64105 (816) 421-6620 dskeens@wbsvlaw.com	Attn: R. Bruce Carlson 115 Federal Street, Suite 210 Pittsburgh, Pennsylvania 15212 (412) 322-9243	Number:(If known) Filed on: Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving	
If all or part of the claim is secured, complete seem 4. If all or part of the claim is secured to promity, complete seem 5. Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that iteralizes therefore the claim includes interest or other charges. 2. Basis for Chaim: (See Attachments 1 and 2) (See instruction 2) 3. Last four digit of any number by which creditor is any promition of the claim is secured by a lien on property or a right of setoff, attach required reduced documents, and provide the case was filled. 4. Secured Claim (See instruction #3) (See instruction #3) Associated the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required reduced documents, and provide the representation information. Nature of property or right of setoff: Cleab Estate Claim of the claim. Amount of secured Claim: S. Attachment 1 Basis for perfection: Amount of secured Claim: S. Attachment 1 Amount of secured Claim: S. Attachment 1 Amount Unsecured: S. 6. Called Pressuant to 11 U.S.C. 5507 (a)(7). Takes or permission of your claim strains grow for the value of any grow's received by the Debtor white 20 does before May 14, 2012, the date of comments and which his goods have been sold on the Debtor in the colaims; and provides the comments of the claims is a claim to the Claim and provides of the claims is a claim to the date of adjustment of the claims is a claim to the claim and provides of the claims is a claim to the claim and provides of the claims of the claims and the provides of the claims and the provides of the above case, in which the goods have been sold on the Debtor in the colaimary sources of such Debtor of such proposed provides and the provides of the claims as colar proposed provides and the provides of the claims as colar proposed provides and pr	Telephone number: email: 5. Amount of Claim F Priority under 11 U.S. §507(a). If any part of falls into one of the following and the following of the following and the following of the follo			5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following	
2. Basis for Claim: (See Attachments 1 and 2) (See instruction #2) 3. Last for digit of any number by which creditor identifies debtor: 0043 (See instruction #2) 4. Secured Claim (See instruction #2) 5. Set instruction #2) 6. Set instruction #2) 6. Set instruction #2) 6. Set instruction #2) 6. Set instruction #2) 7. Wages, salanes, or commissions (up to \$11,725*) serind within \$100 days before the case was filled or the debtor's business cassed, whichever is earlier = 11 U.S.C. \$507 (a)(5). 7. Up to \$2,000° of deposits toward purchase, lease, or retail of property or right of setoff: Office Instruction #4) 8. Amount of arrearage and other charges, as of the time case was filed, included in secured claim, (any): \$2,000° of deposits toward purchase, lease, or retail of property or services for personal, family, or retail of property or services for personal, family, or services for personal for personal family or services	If all or part of the claim is secured, or If all or part of the claim is entitled to Check this box if the claim includes	specifying the priority and state the amount.			
3. Last four digits of any number by which creditor identifies debtor: 0043 4. Secured Claim (See instruction #3a) 4. Secured Claim (See instruction #3b) 4. Secured Claim (See instruction #3a) 4. Secured Claim (See instruction #3a) 4. Secured Claim (See instruction #3b) 5. Little appropriate box if the claim is secured by a lien on property or a right of settoff, attach required reducted documents, and provide the requested information. Nature of property or right of setoff: Real Estate Mostor Vehicle Other Describes: Describes: Amount of arrearage and other charges, as of the time case was filled. Included in secured claim, If any: S. Attachment 1 Annual Interest Rate % Fixed Dyariable (when case was filled) Amount of secured Claim: SAttachment 1 Annual Interest Rate % Fixed Dyarable (when case was filled) Amount of Secured Claim: SAttachment 1 Annual Interest Rate % Fixed Dyarable (when case was filled) Amount of Secured Claim: SAttachment 1 Annual Interest Rate % Fixed Dyarable (when case was filed)	2. Basis for Claim: (See Attachments 1 and 2)			§507(a)(1)(A) or (a)(1)(B).	
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Up to \$2,600* of deposits toward purchase, lease, or remaind of property: S_Attachment 1_Annual Interest Rate	Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the			☐ Contributions to an employee benefit plan – 11 U.S.C. §507	
Amount of arrearage and other charges, as of the time case was filed, included in secured claim, If any: S_Attachment 1 Basis for perfection: Amount of Secured Claim: \$ Attachment 1 Amount Unsecured: \$ 6. Claim Pursuant to 11 U.S.C. \$ 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ N/A (See instruction #6) 7. Credits, The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7) 8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contrasts, judgments, mornages, and security agreements. If the claim struction #8, and the adplantion of irreducted ") DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: (Attach copy of power of attorney, if any.) Signature: (See instruction #9) Check the appropriate box. I am the creditor. (Attach copy of power of attorney, if any.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: David M. Skeens Title: Attorney Company. Walters. Bender. Strohbehn & Vaughan (Signature) Telephone number: Email: COURT USE ONLY					
Amount of Secured Claim: \$ Attachment 1	(when case was filed) Amount of arrearage and other charges, as of the time case was filed, included in secured claim,			rental of property or services for personal, family, or household use – 11 U.S.C.	
6. Claim Pursuant to 11 U.S.C. § 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. S. N/A (See instruction #6) 7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7) 8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of 'redacted'') DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explaim: 9. Signature: (See instruction #9) Check the appropriate box. 1 I am the creditor. All am the creditor's authorized agent. (Attach copy of power of attorney, if any.) 1 declare under penalty of perjury that the information provided in this claim is true and correct true best of my knowledge, information, and reasonable belief. Print Name: David M. Skeens Title: Attorney. Walters, Bender, Strohbehn & Vaughan Court USE ONLY COURT USE ONLY				governmental units - 11U.S.C.	
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8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "reducted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. 1 am the creditor. See instruction #9) Check the appropriate box. 1 am the creditor. I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) 1 declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: David M. Skeens Title: Attorney Company: Walters, Bender, Strohbehn & Vaughan Address and telephone number (if different from notice address above): Telephone number: Email: COURT USE ONLY	(The state of the			Amount entitled to priority:	
If the documents are not available, please explain: 9. Signature: (See instruction #9) Check the appropriate box. I am the creditor. I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) I am the trustee, or the debtor, or (See Bankruptey Rule 3004.) See Bankruptey Rule 3005.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: David M. Skeens Title: Attorney Company: Walters, Bender, Strohbehn & Vaughan (Signature) Telephone number: Email: COURT USE ONLY	8. Documents: Attached are redacted contemized statements of running accounts completed, and redacted copies of documents.				
9. Signature: (See instruction #9) Check the appropriate box. I am the creditor. I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) their authorized agent. (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: David M. Skeens Title: Attorney Company: Walters, Bender, Strohbehn & Vaughan (Signature) Address and telephone number (if different from notice address above): Email: COURT USE ONLY				3 years thereafter with respect	
☐ I am the creditor. ☐ I am the creditor's authorized agent. ☐ I am the trustee, or the debtor, or their authorized agent. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am the trustee, or the debtor, or ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am the trustee, or the debtor, or ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am the trustee, or the debtor, or ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am the trustee, or the debtor, or ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am the trustee, or the debtor, or ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am a guarantor, surety, indorser, or other codebtor. ☐ I am the trustee, or the debtor, or other codebtor. ☐ I am the trustee, or the debtor, or other codebtor. ☐ I am the trustee, or the debtor. ☐ I am the trustee, or the codebtor. ☐ I am the trustee, or					
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ATTACHMENT 1

Proof of Claim against Residential Funding Company, LLC <u>filed by Rowena Drennen et al.</u>

- 1. Rowena Drennen, ¹ Flora Gaskin, Roger Turner, Christie Turner, John Picard, and Rebecca Picard (the "Class Claimants") are a representative group of the lead plaintiffs in the consolidated class action entitled <u>In Re: Community Bank of Northern Virginia Second</u>

 Mortgage Lending Practice Litigation, filed in the United States District Court for the Western District of Pennsylvania, MDL No. 1674, Case Nos. 03-0425, 02-01201, 05-0688, 05-1386 (the "Pre-Petition Class Action").
- 2. The Class Claimants file this Proof of Claim (the "**Proof of Class Claim**") against Debtor Residential Funding Company, LLC, f/k/a GMAC-Residential Funding Corporation ("**RFC**") on behalf of themselves and all others similarly situated and the general public including, without limitation, all persons nationwide who obtained a second or subordinate, residential, federally related, non-purchase money, HOEPA qualifying mortgage loan from Community Bank of Northern Virginia or Guaranty National Bank of Tallahassee that was secured by residential real property used as their principal dwelling and that was assigned to RFC ("**Putative Class**").
 - 3. The Class Claimants estimate that there are 44,535 members of the Putative Class
- 4. This Proof of Class Claim asserts (for convenient summary and not in limitation) generally the following claims ("Class Claims" or "Claims"), which are described in full detail in Plaintiffs' Joint Consolidated Amended Class Action Complaint filed in the Pre-Petition Class Action (the "Class Action Complaint"), a copy of which is attached to this Class Proof of Claim, and incorporated herein, as Attachment 2:
 - Violations of the Real Estate Settlement Procedures Act ("RESPA") for kickbacks, unearned fees and impermissible business relationships;

¹ Rowena Drennan is a member of the Official Committee of Unsecured Creditors. *See* Appointment of Official Committee of Unsecured Creditors, filed May 16, 2012 (Doc. No. 102).

- Violations of the Truth in Lending Act ("TILA") and the Home Ownership and Equity Protection Act ("HOEPA") for inaccurate and understated material disclosures;
- Violations of other disclosure and substantive requirements of TILA and HOEPA;
 and
- Violations of the Racketeer Influenced and Corrupt Organizations Act ("**RICO**") for racketeering activities used to perpetuate and further a predatory lending scheme.
- 5. The Class Claimants' current estimate (which is preliminary and without prejudice to the right of the Putative Class members to claim additional amounts as the facts and law as they may be developed may warrant) that the total amount recoverable on each individual Class Claim is, on average, \$42,076.00.
- 6. Class Claimants file this Proof of Claim on behalf of themselves and the Putative Class and its members individually and/or as a group with a reservation of the right to identify additional members of the Putative Class in the future.
- 7. The Claims are based primarily on federal statutes although there are thousands of documents that support the Claims that are too voluminous and burdensome to attach hereto.
 - 8. No payments have been made on account of the Claims.
 - 7. The Claims are not subject to any setoff or counterclaim.
 - 9. No security interest is held for the Claims.
- 10. The Claims are asserted in addition to all other claims that Class Claimants and individual members of the Putative Class may have against the Debtor.
- 11. Class Claimants reserve the right to supplement, amend, or revise this Proof of Claim as necessary and appropriate.
- 12. For the reasons set forth in the Class Claimants' Motion ("**Motion**") To Apply Bankruptcy Rule 7023 And To Certify Class Claim Against Residential Funding Company, LLC

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and the accompanying Memorandum in support of the Motion, and the Declaration Of R. Frederick Walters, David M. Skeens, and R. Bruce Carlson in support of the Motion, which have been filed on or about the date of filing this Class Proof of Claim with reference hereto, Class Claimants should be allowed to pursue the Class Claims on behalf of the Putative Class.

ATTACHMENT 2 (Joint Consolidated Amended Class Action Complaint)

Proof of Claim against Residential Funding Company, LLC <u>filed by Rowena Drennen et al.</u>